



PATENT
DOCKET NO. S4264.000/P000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of

Charles B. SIMONE

Serial No.: 08/063,734

Filed: May 20, 1993

For: METHOD AND APPARATUS FOR LIFESTYLE RISK EVALUATION AND
INSURABILITY DETERMINATION

RECEIVED

OCT 27 1993

GROUP 2300

Group Art Unit: 2311

Examiner: Not Yet Assigned

INFORMATION DISCLOSURE STATEMENT

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

Sir:

Pursuant to Applicants' duty of disclosure under 37 C.F.R.
1.56 applicant wish to point out to the Examiner the following
reference which have come to the attention of the applicants'
undersigned attorney.

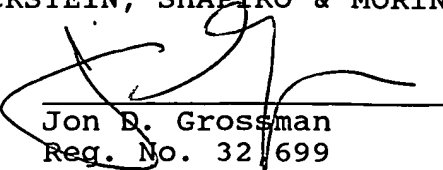
Applicant request that these references be considered in
the examination of this application and be listed as a cited
reference in any patent issuing therefrom.

A copy of this reference is enclosed herewith along with
form PTO-1449 listing the reference.

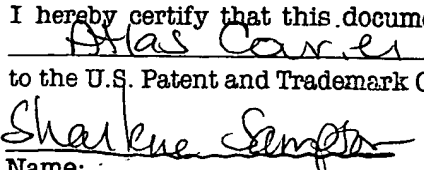
Respectfully submitted,

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I hereby certify that this document is being hand-delivered by

to the U.S. Patent and Trademark Office on: 10/25/93
Name: Shariue Semper Date: 10/25/93